

Revised Fees and Charges for PowerSmart Home Mortgage Effective October 1, 2014

Fees and charges for Shinsei Bank PowerSmart Home Mortgage will be revised effective October 1, 2014. This revision will be effective for loan disbursements and statements issued as of October 1, 2014.

■ PowerSmart Home Mortgage

(in yen)

Transactions		Per	Fees effective until September 30, 2014 (tax included)	Fees effective October 1, 2014 (tax included)
Handling Charge	PowerSmart Home Mortgage	contract	50,000	54,000
	PowerSmart Home Mortgage (Anshin Pack)	contract	100,000	108,000
	PowerSmart Home Mortgage (Anshin Pack W)	contract	157,500	162,000
Early Partial Repayment		transaction	0	0
Early Full Repayment	Early full repayment made within 5 years from loan drawdown (loan paid off before the 60th repayment *1)	transaction	157,500	162,000
	Others	transaction	0	0
Home Mortgage Balance Statement Issuance Fee	Year end	statement	0	0
	Others	statement	1,030	1,080
Repayment Schedule Reissue Fee		statement	1,030	1,080
Home Mortgage Balance Statement Issuance Fee for Joint Guarantor		statement	1,030	1,080
Interest-Paid Statement Issuance Fee		statement	1,030	2,160
Principal-Paid Statement Issuance Fee		statement	1,030	2,160
Interest Rate Fixing Fee *2		transaction	5,140	5,400

*1 However, there is no charge for early full repayment with insurance money paid by group life insurance or group nursing-care insurance or for early full repayment with proceeds from the sale of collateral.

*2 Switching to an interest rate type to fixed rate from floating rate or initial-fixed rate.

Customers are encouraged to confirm detailed information on transaction/service on our website or via our call center, Shinsei PowerCall (Home Mortgage).



Shinsei PowerCall (Home Mortgage)

0120-456-515

9AM - 5PM Monday thru Friday *except bank holidays, year-end and new years



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※ Depending on the inquiry, customers will be requested for identity verification. For our existing customers, please have your cash card and PIN number ready on hand.